Appl No. 10/762,122 Amdt. dated Mar. 14, 2005 Reply to Office action of Dec. 13, 2004

## Remarks/Arguments

Applicants thank Examiner Roman for her careful examination of this application and clear explanation of the claim rejections. In response, applicants amend claims 16, 22, and 23 to include a limitation that is in the previously presented claim 18, namely, the solder material being a tin material and the layer being a matte and coarse grain layer. This limitation is not disclosed in either the Mahulikar reference (US 5,540,378 A, column 11, lines 4-8), or the Kinghorn reference (US 5,635,755 A, column 6, lines 6-9) as stated in the Office action.

Because the cited references do not disclose this limitation, they do not anticipate claim 18 and claim 18 stands patentable as previously presented. Since claims 16, 22, and 23 now include this limitation, they also stand patentable. Claims 17, 19, 20, and 21 depend directly on claim 16, they stand patentable at least by virtue of their dependency. Claim 24 depends on claim 23 and stand patentable at least by virtue of its dependency.

Claim 18 is now canceled.

In summary, applicants respectfully submit that as amended, this application is in allowable form and all pending claims distinguish over the cited references. Applicants respectfully request further examination of this application and timely allowance of all pending claims.

Respectfully submitted,

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